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February 14, 1997, and entitled Card Replacement Transceiver For Use With Automatic Teller Machines.--

On page 1, line 19 of the specification, immediately following "cash purchases.", please insert the following Likewise, public or pay-type telephones are often now equipped with magnetic card readers, which allow users to pay for telephone usage through a credit, debit, or other card-accessing financial account.

On page 7, line 12 of the specification, immediately preceding "gas pumps", please insert the following --pay-type telephones or--.

IN THE CLAIMS

Please add the following claim.

20. The system as defined in claim 1, wherein the automated financial transaction machine is a pay-type telephone.

REMARKS

The foregoing amendments were made in order to clarify that the present application claims the benefit of the above-referenced U.S. provisional patent application, which was filed February 14, 1997. Also, the specification and claims have been amended to more particularly recite that a specific embodiment or species in the present invention includes pay-type telephones as another of the many types of automated financial transaction machines covered by the present invention. Indeed, the language added on page 1 of the specification to the discussion of the related art clarifies that, as would